



Bemidji Area Housing & Community Dialogue Notes

Entry Level Homeownership – Single Family Rehab and Construction

What programs are available/what's going on?

- No new developments, custom build starting to slowly come back
- Development costs make new construction not viable
- Housing prices have stabilized (up for vacation homes)
- Modular home financing/mobile homes difficult
 - Costs for septic/wells, etc.
 - Not new > barrier
- Need to educate local leadership
- Low incomes make homeownership difficult
- Huge need to preserve housing stock
 - People don't think to ask about available programs
- Opportunity to partner with schools

Programs

Minnesota Housing: Request for proposal process for funding

- Value gap
- Affordability gap
- Acquisition
- Rehab

Use a local lender

- Home improvement loans (available statewide)
 1. Fix up fund
 2. Rehabilitation loan
- Mortgage programs
 1. Mortgage programs for first time buyers and repeat buyers
 2. Down payment and closing cost assistance loans

Resources > get info to buyers

- Links on county and city websites (e.g. hocmn.org)

What is working or not working?

- Impact fund application seems oriented toward metro
 - Community profiles were by region
 - Funding will be strong
- RD
 - 1% loan (or grant) for rehabs
 - Housing preservation grant – application for communities
 - Guaranteed loan program – work with lender



- Direct program – work directly with RD
 - Conditional commitment process for new construction (can work when selling to the renter)
- Not a lot of rental resources available
- MURL
- Affordability gap
 - Opportunity to reduce interest in the first years of the loan? Could a municipality/government help?
 - 40 year loans? Performed poorly
 - RD stretches to 33 year loans
 - Interest rate adjustment for low income borrowers
 - TIF
- Shortage of one bedroom units
- People want to live in the townships, not in town
 - Resources would drive development to towns
 - Bemidji has high occupancy rate
- Mindset > people aren't investing/keeping up their properties
 - Prefer mobile home and expensive trucks
- There aren't many available lots in Bemidji

Desired Next Steps

- More meetings so the community feels more educated about resources/options (leaders, developers, real estate professionals)
 - Employer assistance/partners
 - Cities – waiving fees/local dollars
 - Creative planning/land use
- MURL follow-up discussion

Multifamily Rental Housing

Challenges

- Financial gap
- Complexity of partnerships
- More demand for resources than are available
- Lender and developer partners
- Growth of employers
- Shortage of affordable stock
- High crime rate
- Released felons returning to community

Strategies

- Increase concentration issues
- Educational support for basic life skills
- Re-entry resources for felons



- Certification as mitigating factor to screening criteria
- Incent private LLs to participate in re-entry
- Employer participation
- HRA Levy – local resources

Next Steps

- Share/collaborate on resources
- Communication and networking
 - Regional, regular meeting
 - COC
 - HRA directors
 - Tribal housing director
 - Consistent participation
- Leverage technology to stay connected and informed

Supportive Housing and Housing Needs of Special Populations

What is the specific issue?

- Supportive housing = housing with services no specific time limits
- What if a joint powers board could be formed – issue does not belong exclusively to Bemidji, Beltrami, the tribes, etc.
- Chronic Inebriates – there are no services
 - Center City, (meeting with county board to share needs assessment), nameless coalition engaged
 - Totally unmet needs
- Need to get community to accept that there is a huge problem – much better than 10 years ago.
- Supportive housing for persons with mental illness > tap into Bridges?
- Lack of capacity at City or County level
- Center City project ~ 50-60 units – goal for next year RFP
 - Chronic inebriates and singles
- Single units is a big gap
- Discussions about project basing some of the Section 8 vouchers
- Demonstrate financial impact of addressing homeless challenges – some data in the Center City study.
- Important role of faith community in supporting supportive housing
- Lack of awareness – opportunity to create the narrative
- Big challenge is location – have community conversations early
- Police department very supportive
- Some veterans – goal to end Veterans homelessness by 2015
 - Important priority for Leech Lake
- Two tracks
 - Permanent
 - Short term – money and space
 - Active fundraising



- Nameless coalition
- Seeking matching grants

Next Steps

- Are organizational structures a barrier? Do they need joint powers? Probably not necessary but need collaborative spirit
- Practical challenge for step-gap is insurance
- Church coalition does not serve chronic inebriates
- Northern end – potential space? Transportation challenge but has rooms and is upgraded – served by bus routes
- Need solid support for Center City project
- Pulling in the COC shelter plus care dollars
- Can HRA help with insurance for the stop gap? They will talk about it and present to HRA board and discuss needs and gaps
- Leech Lake beginning conversation about veterans supportive housing – at the very beginning of the process. Opening a shelter in existing building.
- Beltrami HRA – land set aside for future family units
- Emerging adults with disabilities
- Large number of youths

Capacity challenges

- Example Red Lake needs more people
- Beltrami HRA could do more with more people
- Volunteer organizations stretched

General Public

- What can individuals do to help?
- Congregations
 - Where to send people
 - Invite homeless coalition
 - Family housing advisory group

Supportive housing for felons

- Huge dollar impact